



IBEW LOCAL 595 TRUST FUNDS



October 2025

TO: ALL ELIGIBLE PARTICIPANTS OF THE PLAN
FROM: ADMINISTRATION OFFICE
RE: AMENDMENT 2 – HEALTH & WELFARE PLAN

Enclosed within this mailing is Amendment No. 2 to the Restated and Revised Health & Welfare Plan for IBEW Local 595.

The Trustees decided to amend the Plan with respect to the verbiage of the term "Dependent" to keep consistent with the language contained within the Summary Plan Description.

If you have any questions, please contact the administrative office at 1-888-512-5863.

This document has been uploaded and is available for download from the Participant Website at www.ibew595benefits.org.

**AMENDMENT NO. 2
TO THE HEALTH & WELFARE PLAN
FOR THE IBEW LOCAL 595 HEALTH & WELFARE TRUST**

WHEREAS, the Board of Trustees has the exclusive right, in their sole and absolute discretion, to administer or terminate any provisions of the IBEW Local 595 Health & Welfare Plan (the "Plan"), and has the sole and absolute discretionary authority to establish and interpret eligibility requirements for receipt of benefits under the Plan;

WHEREAS, upon resolution, the Board of Trustees has approved changes to help clarify language regarding how dependents are defined in relation to a participant's use of a Health Reimbursement Account ("HRA");

NOW, THEREFORE, the Plan shall be amended as follows:

Effective October 1, 2025, Section IV.F.3. of the Plan shall be amended and state as indicated by the revisions as follows:

IV.F.3. Benny™ Prepaid Card. In order to provide a more convenient method to access your HRA benefits, the Plan has provided participants the Benny™ Prepaid Card. The Benny™ Card is a debit card which is issued to each Participant under the Plan. This Benny™ Card can be utilized at the point of service at pharmacies, healthcare providers, discount stores, department and supermarkets that accept MasterCard to pay for any Qualified Medical Expense for you or any **Eligible** Dependent.

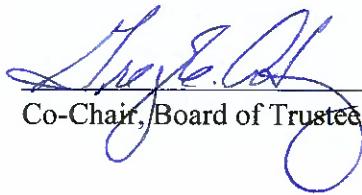
Activation. In order to use the Benny™ Card you will be required to activate the Card by going to the web site listed on the back of your Card or following the instructions on the Card sticker. It is necessary to sign the back of your Card(s) and you should check with the Plan Office or through the Participant Website (www.ibew595benefits.org) to verify that there are funds available. Wait one (1) business day after activation to use your Card.

- (a) Use your Benny™ Card for qualified expenses only, for you and your covered Dependents.** You can use your Card only at healthcare providers, pharmacies, discount stores, department stores and supermarkets wherever MasterCard debit cards are accepted that can identify qualified items at checkout. When you use your Benny™ Card at one of the participating stores, you will NOT have to supply a receipt to verify a purchase, except as noted below. If a store is not participating, your Card may decline due to IRS regulations. You can also use your Card to pay for medical bills for any Qualified Medical Expenses that are not paid for by another source like a health plan (e.g. Health plan deductibles and coinsurance) by entering the Benny™ Card number on the Patient Balance Due statement or for mail service and online pharmacies.
- (b) Save All Itemized Receipts —** You may be contacted by your Plan Administrator to submit certain receipts to verify expenses to comply with

IRS guidelines. If you are asked to provide a receipt, it must include: merchant or provider name, service received date of service and amount of the expense. Cancelled checks, handwritten receipts, Benny™ Card transaction receipts or previous balance receipts cannot be used to verify an expense.

(c) Check your balances often – Check your balance through the Participant website (www.ibew595benefits.org) or through the phone number on the back of your Benny™ Card. Remember, funds are available in your HRA as they are contributed into the Plan but might take a couple of days to be applied to your account once the contributions are received. Make sure that you have sufficient funds in your account to cover your expenses. If the expense is more than your HRA balance, you may be able to use the Benny™ Card for the exact amount left in your account and use another form of payment for the difference. Check with the merchant.

The undersigned hereby certify that the above Amendment No. 2 to the IBEW Local 595 Health & Welfare Plan was adopted by the Board of Trustees at a meeting held on September 9, 2025.



Troy E. Collier
Co-Chair, Board of Trustees



Brian R. Ritter
Co-Chair, Board of Trustees